An XMPL Document

The Barcode symbol can include:

- The unique index data for the document
- The coordinate location of fields
- Non-Printable information such as what would be included in a graphical logo
- Routing information such as wh re th document should be d liv r d upon return

All of the unique data about this document, is in here

10

As more information is required to be stored in th symbol, higher density symbols may be used.

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Typically a 2-D barcode is used to start and you can migrate to a data glif for example.

NOTE

STREET ADDRESS:	9876 Blackberry Drive
SUITE/APT:	Suite 321
CITY:	Chicago
STATE:	IL
ZIP:	60604
DATE:	March 8, 1999

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. Dollars One Hundred Forty Four Thousand (\$144,000.00) (this amount is called "principal"), plus interest, to the order of the Lender.

The Lender is First Mortgage Corporation, 123 Main Street, Chicago, IL 60606.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder".

2. INTEREST

Interest will be charge on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 6%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every month.

I will pay my monthly payment on the first day of each month beginning on March 1, 1999.

...will make payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on March 1, 2016, I still owe amounts under the Note, I will pay those amounts in full on that date, which is called the "maturity date".

I will make my monthly payments at 1541 Walnut Street, Chicago, Illinois or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. Dollars One Thousand Three Hundred and Seventy Six and Thirteen Cents (\$1,376.13).

4. BORROWER'S RIGHT TO REPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment".

When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of calendar 15 days after the date it is due I will pay a late charge to the Note Holder. The amount of the charge will be 5% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

MULTISTATE FIXED RATE NOTE-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

FIG 1

irPack.com   8

Documents
51

VirPack Prep Station
50

Laser printer
52

Scanner
54

Internet
70

Other User
68

Customer
66

PSTN
72

VirPack Processor
60

Virpack DB
74

Figure 2

XWPL
Extensible Workflow Package Language

IWE created a common, standard, open and yet unique means of using XML to encapsulate human readable data into a machine readable format; which we call **XWPL**
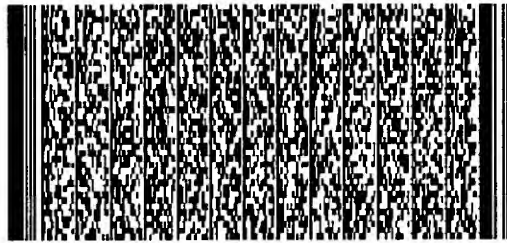
Fig 3

- Standard language to encodedata viaabarcode allowingdocumentstofile or route themselves to the correct place, thus eliminating reconciliation processes

- XWPL is the foundation upon which the VirPack isbuilt

- Can carry an EDI transaction providing the same benefits, while also making accommodations for paper based information such as form types, familyofforms, fieldlocation information, and non-printable logos

- Allows theaddition of supplemental information to assist in the processing of the document which does not need to be included on other parts of the form

- Flexible enough to support many different levels of information and adaptstodifferent user requirements

- Customers no longer need to match piles of paperwithdatacontained on a disk, r - key information, oruseexpensiveOCR technologies to extract datafrom the page

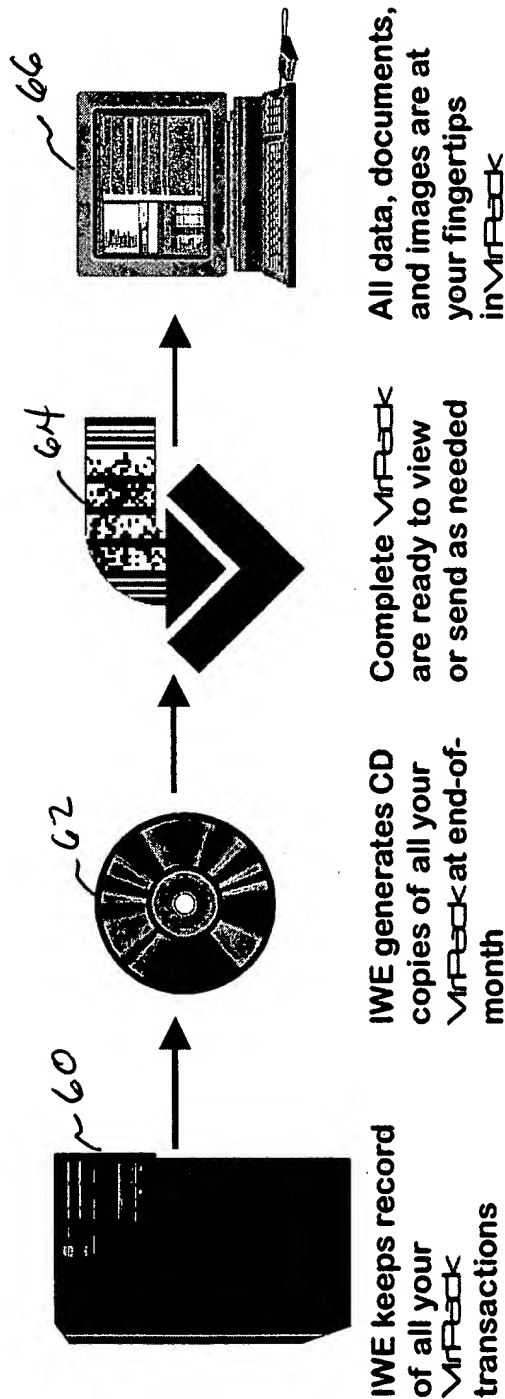- Data iseasily extracted from XWPL barcodes with the simple swipe of a wand

- High levels of security areinsured through encrypted XWPL barcodes

- XWPL barcodes can also be us d to assist in managingdocum nt inventory

VirPack Viewer

The FREE way to see your VirPack

40

44

46

42

Fig 4

VirPack™ Viewer allows you to view, print, and edit incoming VirPack

VirPack™ Viewer brings you organized data, documents, and images together in one package

How can you make them?

VirPackPreparation

Data is supplied by the user to generate barcodes; which are prepared with the documents and faxed to VirPackCourier where a VirPack is then created and electronically routed to your partner's email.

Data entered; Information ready for XWPL Barcode Sheets — 50

Laser Printer creates Barcode Separator Sheets — 52

Documents and separator Sheets faxed to VirPackCourier — 54

VirPackCourier receives information and creates VirPack — 56

VirPack arrives in recipient email inbox — 58
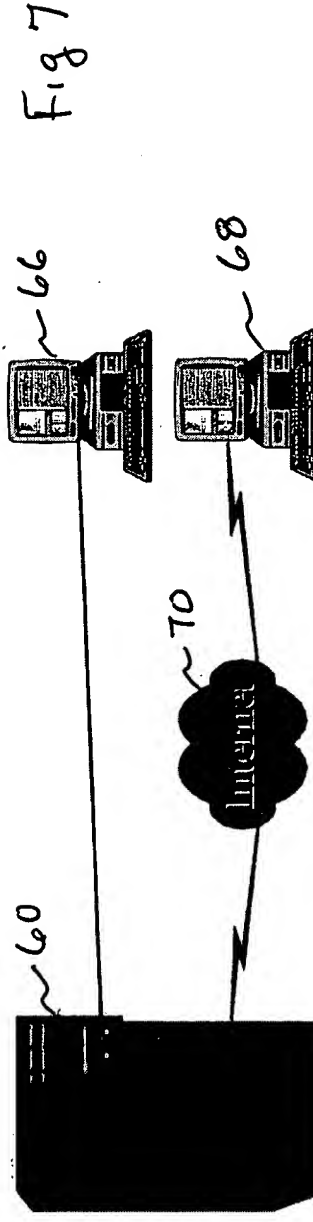
Fig 5

VirPack.com

Rapid Retrieval of Your Info

VirPackCD delivers your monthly VirPack transmissions to you on CD for fast and easy access to data, documents, and images.

Fig 6

60

IWE keeps record of all your VirPack transactions

62

IWE generates CD copies of all your VirPack at end-of-month

64

Complete VirPack are ready to view or send as needed

66

All data, documents, and images are at your fingertips in VirPack

A Secure, Permanent On-line Archive

VirPackStorage permanently stores your VirPack in our "virtual vault" for immediate use whenever you or your business partners need them.

Fig 7

IWE stores your VirPack in our "Virtual Vault"

On-line access to all your VirPack

Multiple users can access your VirPack simultaneously